## NEW YEAR'S CUSTOMS

HE CHRISTENING OF 1895 WILL VARY ROM THOSE FORMERLY IN VOCUE.

hle Observance at the First Hollday of the Year-Calling Will Be Restricted to One's Family and Intimate Priends.

(Written for the Dispatch.) Tis Nature's law of compensation that excess causes a defect; every sweet its sour, and the regret over the sy of that gracious custom of New

ine feeling of relief, A decade ago the 1st of January was a great social festival. From house to use of friends and acquaintances men travelled to pay their respects. The callng this season will be restricted to one's

The custom was always questionable in ults. The temptations to weak and even strong men were great. Hot rooms, the sensuous fragrance of flowers, fair led at the buffet proved rocks on which a whole armada of ships went to oftened by the genial glow spread DREADED IT.

were sisters, wives, and mother for this reason dreaded the social stening of the new year. They knew long experience the mortification that id result for them later in the eve-

id became a bore. Exchanging risit; the social dictum remainer all one must on everybody

A TIRESOME PHASE.

or to sit at home and trem-



OLD-TIME RECEIVING.

relinquish indiscriminate New Year's calling, but the coming season no single city will revive the custom, which became too artificial to endure.

The sensible primary foundation on which this false condition was builded will be returned to in the opening day of 1895.

NEAR AND DEAR.

The dear old mother will receive all her family, and the day will belong to those near and dear to each other. Each branch of the tree, no matter how remote, will wish their cordial "good year" to the head of the house. And the picture, I head of the house. And the picture, it wager, will be prettier, if not so bewildering, as in former years.

The white-capped dame, holding the memories of many new years, good and ill, in her face, being greeted by all her

posterity, which she has helped to launch on the voyage of life; the children with no thought of the gulf she may have he condition assumed a tiresome phase to cross before Time counts another bea

LOUISVILLE, KY., December 29 .- A

fire which broke out on west Main street

was not got under control until 5 o'clock

Stuckey & Brent's loss on stock is \$82,600, Mrs. Mary Tevis, Luilding, \$20,000; J. H. Quast & Co., rubber goods, \$40,000; Banford, Lawson & Drecker, millinery goods, \$16,000; He Tyler estate, building, \$25,000; J. M. Robinson and Norton Company, fry goods and clothing, \$20,000; Dudley, Milliken estate, building, \$20,000; C. H.

the fire department, fell in the middle of the street from exhaustion and exposure, but refused to leave his post. At last his men carried him to Seerbach's hotel and placed him under a doctor's care. A number of firemen were hurt, but rone

Southern Pacific Train Burned.

San Francisco, Cal., December 23.
A report was received at Southern Pacific headquarters to-day giving meagre particulars of a disaster to the Sunset Limited train. The train was bound west

Limited train. The train was books and from New, Orleans for San Francisco, and was burned at Dragoon Pass, Ariz., fourteen miles east of Benson. The disaster, the cause of which has not been learned, occurred a few minutes before 4

The Ship Frey Ashore.

landing the boat capsized, and a sailor was drowned.

NEW ORLEANS, December 29.—Beginning to-night the New Orleans Bee, the

oldest paper in the New Orkans nee, the oldest paper in the city, will take the service of the Southern Associated Press. The Bee is published in the French language, and circulates largely among the French and Creole population.

Stenificant Mine Resumption

CHAMPION, MICH., December 29.—The Champion mine will resume operations January 2d after an idleness of nearly

three years. Two hundred and nfty men will be put to work. The resumption of activity in this mine is taken as the most encouraging sign that the iron trade has

Sufficient for Him.

(Detroit Free Press.)

(Detroit Free Press.)

A youth in the algebra class had handed in his papers to the professor, and that gentleman had found fault.

"Why is it," he asked, "that in all these problems you have a V to represent the unknown quantity?"

"I thought that was about right, sir," replied the student.

"But you know that X always represents the unknown quantity?"

"Ordinarily, yes," explained the student, "but in my case I thought it was excessive. A V is quite sufficiently unknown to call forth all my ability to discover one." And the professor marked the student zero.

shown for the past two years.



Women appear to regard the up-lifted glasses, and elever in which every moneyed artery CONFLAGRATION IN LOUISVILLE.

NOW FOR APPOMATTOX PARK.

sional Sentiment in Favor of It-

Alpha Tau Omega Officers. ISHINGTON, D. C., December 29,oh baitle-field gives great en- Stuckey, Brent & Co. early this morning people here so as to obtain

ed themselves heartily in purchase of Appenantox, Wheeler, of Alabama, one prominent generals in the service, thinks the governtake kindly to having the hut it annears to be the bruised, and use scheme is sprung, this

sing its labors here the ha-es of the Alpna Tau Omega-lected Mr. David A. White, C., worthy grand scribe J. H. Green, of the Uni-

rejoiced that he was he founder of the fraternity.

f the Virginia and North Carogates and visitors who attended
quet last evening left for their day. Among the number were in addition to those mentioned Jerars C. C. Tutwiler, and J. Sam Jr., of Washington and Lee Unicand James R. Kemper, of Au-

has been established in from Trimble to Vanderpool, week, from February 1, 180, Clibourne was to-day appointed aster at Worsham, Prince Edward V. Va., vice J. W. Clibourne, re-

Georgia Central Affairs.

(New York Times.)

ord comes from Savannah that the y in developing the plan for the re-nization of the Georgia Central rail-is due to differences between Drexel, can & Co. and several of the old Rich-Terminal people, against whem the for a considerable amount. The control people, it is said, as a condition of their co-operation in the reorganism of the Central, demand that Drexel, Margan & Co. withdraw the suits and alop all Higation in existence or prospective. Drexel, Morgan & Co. are said to be unwilling to do this.

Fire Scare in Reidsville.

Special.)—Quite a commotion was caused here this evening about 5 o'clock when the fire bell pealed forth. It was soon learned that the fire was at the freight depot of the Southern railway. The fire brigade was soon on hand, and the fames were subdued without much dameke. The cause of it was a defective flue in the office. The building is old, consequently the flues are not in best shape. It was full of goods. REIDSVILLE, N. C., December 29.-

DOLLY MADISON

ing of the White House. (Philadelphia Times.) In the famous East-Room of the White House, from a niche to the right of the windows overlooking the Potomac, the nired mistress, looks down. She divides the honors with Mrs. Washington, diagoually opposite, for with this distinguished exception hers is the only female portrait in the room. Perhaps it is due to the fact that the portrait is a comparalively recent one, or it may be that the brilliancy of the costume attracts the eye, but, however that may be, the steps of the visitor turn involuntarily towards it, and as one pauses, arrested by the levely face—the index of a still levelier nature—the life of its subject in a series of pictures comes vividity before the

of pictures comes vividiy before the mind.

Mrs. Madison, formerly Miss Dolly Payne, was descended from a titled Scotch family, and was born in North Carolina, while her mother was on a visit to that State. Her parents were natives of Virginia, her father, Mr. John Payne, coming of a well-known family tree, representatives of which, bearing the same name, are still to be found in a number of counties within its borders. Her mother was Miss Mary Coles, of Coles Hill, in Albemarle county, and a distinguished belie and beauty in her day, numbering among her sultors Thomas Jefferson, Soon after their marriage Mr. and Mrs. Payne joined the Society of Friends, and the former becoming doubtful as to the right of owning slaves freed those belonging to him and removed with his family to Philadelphia, where he spent the remainder of his life of traitened chromatages. He became where he spent the remainder of his life in straitened circumstances. He became a sort of Quaker preacher, and his daugh-ter was reared and educated with all the ter was reared and educated with all the simplicity which characterizes that sect.

HER MAGNETISM. And now ye modern lassies, who at seaside and mountain resorts expose your fair faces so ruthlessly to the sun's ardent gaze, fancy this demure maiden, with her gaze, fancy this demure maiden, with her dazzling complexion guarded by a thick linen mask and a long sun-bonnet sewed fast to one luxuriant plait, threading her way through the streets of Philadelphia to school. Music, dancing, and ornamental accomplishments generally were prohibited by the society to which she belonged, but nature had endowed the future wife but nature had endowed the future wife of the President with rare beauty, and, above all, with a subtle fascination, so potent as to render her independent of adventitious attractions. Drawn by her wonderful magnetism, admiring swains came from far and near, and at the age of 19 she gave her hand to one of these, a Mr. Todd, a wealthy lawyer of Phila-lelphia and a member of her own reli-fious community. But the union was lestined to be of short duration termiestined to be of short duration, termi nating three years after its consummation in the death of her husband from a contaglous fever, Mrs. Todd, too, was brought to death's door by the same malady, and during her liness lost the ounger of her two children, an infant Her father had died soon after her mar-

riage, and, bereft of her husband, she re-turned, with her remaining child, to the some of her widowed mother. She was not days of her maidenhood, nosts of sallors in due time presented themselves. Among these was the "Great Little Madison," then a conspicuous member of the Con-gress which assembled in Philadelphia in 1997 and record the Constitution under which we live. He was twenty years her widow upon the street one day, was so struck with her appearance that "he gave himself no rest" until he had made her acquaintance. Rumors of their engagement got afloat, for attentions from Mr. Madison to a member of the fair sex Mrs. Washington reassuringly declared that it was a circumstance of which to be proud, rather than ashamed, adding: "He will make thee a good husband, Dolly, and all the better for being so much the older."

MONTPELIER.

MONTPELIER.

They were married in 1794, going to live at "Montpeller." Mr. Madison's beautiful Virginia residence, within a day's drive of the homes of Monroe and Jefferson. In 1591, after he appointment as Secretary of State, Mrs. Madison accompanied her husband to Washington, and as a member of official society had a panied her husband to Washington, and as a member of official society had a wider field for the display of her beauty and the exercise of her talents. No house at the capital, the President's alone ex-cepted, was so resorted to as that of the Secretary of State, and his apartments were thronged, not only with the citizens of Weshiperton, but with distinguished ry goods and stillken estate, building, \$30,000; J. V. Riiss, wholesale millinery, \$30,000; J. V. Reed & Co., printers, \$5,000; Mrs. W. Mc-bowell, building, \$25,000; B. S. Weller, shington, but with distinguished ers heads of the Diplomatic Corps Senators and Representatives, and prominent people from all parts of the Union. Mr. Jefferson's daughters being married and living in Virginia, Mrs. Madison, too, with her favorite sister, Anna, who always made her home with her after her second mariage, frequently did the always made her home the her second mariage, frequently did the honors of the White House; but in the midst of her multiform engagements midst of her multiform engagements she was never unmindful of the claims of charity. On the books of the orphan asylum established by the celebrated Marcia Vannes, and now one of the most flourishing institutions of its kind in Washington, her name is recorded as one of the earliest and most liberal donors, and numbers of poor people were daily fed from her bountiful board. It was said of her that she never forgot a name she had once heard, a face she had seen o'clock this morning. The company re-ported the engine damaged. The diatog-car and a car with a private party were not scorched. The report says no one was injured, with the exception of the fireman, and that he was only slightly or the personal circumstances connected with those with whom she was thrown, and during the rancorcous campaign which preceded her husband's election to the presidency she frequently, by her gracious tact, converted his enemies into GLASGOW. December 22.—The Norwegian ship Frey, 1.100 tons, which sailed from Darien, Ga., on November 14th, for Greenock, via Queenstown, is ashore in Devil's Dyke, Ayrshire. The Irvine lifeboat has taken off her crew. In making a leading the long causing, and a sailor ration was a day of jubilee in Washing

ton, and Mrs. Madison's instalment as mistress of the White House the dawn of a new era in its festivities. Those who remembered Mrs. Washington's stiff drawremembered Mrs. Washington's stiff drawing-rooms and ceremonious dinners expected a repetition of the same weary
round, but the wife of the new President
was a foe to dulness, and at once proceeded to abolish all needless formality.
In addition to the prescribed weekly dinners, brilliant reunions were inaugurated
where the beauty, fashion, and wit of
the nation found a theatre for its display.

Mrs. Madison's "dove parties," too, com-Mrs. Madison's "dove parties," too, com-posed of the wives of the Cabinet officers and foreign ministers, when their lords were engaged in formal dinners, and her "lotteries," in which every guest received a "cadeau," are still a cherished tradition in Washington. In short, in no previous or subsequent administration have the entertainments at the Executive Mansion been characterized by so much of genuine

It was in August, 1814, while Mr. Madison was President, that the destruction of the White House and other public buildings by the British occurred. Her husband had gone to join General Winder, but Mrs. Madison, though urged to fly but Mrs. Madison, though urged to fly from the threatened city, would not leave until she had secured the "precious Declaration of Independence" and the pleture of Washington by Gilbert Stuart, which still adorns the White House and which was then one of the few ornaments of its kind to be found there. In a letter to her sister Anna, then Mrs. Richard Cutts, written immediately before her departure from Washington Mrs. Madison says:

ACCORDINGLY READY.

A popular Utica Perss.

A popular Utica pestor, in his Sunday sermons, to fluustrate a point, told a story of a good woman who gave a very good man, and the lady 230 which he found in one of the lady 230 which he found in one of the lady 230 which he found in one of the pockets. That was honesty.

The surprised lady remarked: "Was there are never the surprised lady remarked: "Was there are needed or "There was a & bill in that vest." The surprised lady remarked: "Was there are needed to come to bring back the \$6" The poor man replied: "No, I came for another vest." That was enterprise.

An Up-to-Date Threat. (Indianapolis Journal.)

"You are right in it," remarked the whale to Jonah.
"You bet I am in it," was the answer," "And, what is more, if I am not out of it in less than a week I will give you the biggest case of appendicitis on record."

The sequel is bislory.

An accordingly READY.

"On leaving me, my husband inquired and a great shock to his family and friends. He dined Sunday at "Roifton." the accessed of our army, the ancestral home of the Edridges, with his nephew, Henderson Fitzgerald, Jr., and on my assurance that I had no fear but for him and the success of our army, and, on my assurance that I had no fear but for him and the success of our army, and, on my assurance that I had no fear but for him and the success of our army, and was cheerful and apparently in good health.

Mr. Eldridge was not a Christian in the common acceptation of the term, but in the higher and truer sense be was a Christian.

Christian, Ch

even Colonel C—, with the hundred men, who were stationed as a guard in this enclosure. French John, a faithful servant, offers to spitch the cannon at the gate, and lay a sain of powder which will blow up the British, should they enter the house. To this proposition I positively object, without being able, however, to make him understand why all advantages in war may not be taken. "Wednesday morning, August 24, 1814, 12 o'clock.—Since suarise I have been turning my spy-glass in every direction, watching with unwearied anxiety, hoping to discern the approach of my dear husband and his friends; but alas! I can descry only groups of military wandering in all directions, as if there was a lack of arms, or of spirit to fight for their own firesides! "Three o'Clock.—Will you believe it? HER PORTRAIT SMILES A WELCOME TO VISITORS AT WHITE HOUSE.

firesides!

"Three o'Clock.—Will you believe it?
We have had a battle near Bladensburg, and I am still here within sound of the cannon! Mr. Madison comes not; may god protect him! Two measengers, covered with dust, come to bid me fly, but I wait for him. At this late hour a wagon has been procured. I have had it filled with the plate and most valuable portable articles belonging to the house. Whether it will reach its destination, the Bank of Maryland, or fall into the hands of the British soldiery, events must determine. Our kind friend, Mr. Carroll, has come to hasten my departure, and is in a very bad humor with me because I insist upon waiting until the large picture of General Washington is secured, and it required to be unscrewed from the wall. This process was found to be too tedious for these perilous moments. I have ordered the frame to be broken and the canvas taken out. It is done, and the precious portrait placed in the hands of the gentlemen of New York for safe-keeping. And now, my dear sister, I must leave this house or the retreating army will make me a prisoner in it by filling up the road which I am directed to take. When I shall again write to you or where I shall be to-morrow I cannot tell." "Three o'Clock.-Will you believe it?

the road which I am directed to take.
When I shall again write to you or where
I shall be to-morrow I cannot tell."
During the remainder of her husband's
term of office Mrs. Madison occupied a
private house in Washington. At its expiration, having lived sixteen years at
the capital—eight as Secretary of State
and eight as the nation's Chief Executive—Mr. Madison abandoned public life,
and returned to his mountain home in tive—Mr. Madison abandoned public life, and returned to his mountain home in Virginia. "Montpeller" was so arranged as to be like two houses rather than one, which enabled the ex-President's mother, then 97 years of age, and an immate of his home, to preside over her own separate suite of apartments. There was scarcely a month in the year when the establishment of the younger matron was not thronged with visitors. On one occasion we read of her having entertained ninety guests at dinner, and to cross the threshold between the two houses was like passing from one country to another. In the one were gay houses was like passing from one country to another. In the one were gay carpets, light French furniture, silken draperies, and windows opening to the floor; in the other ponderous chests of drawers, tables of polished mahogany dark with age, high bedsteads with dimity hangings, and small, heavily-curtained windows. After her husband's death (In 1836) Mrs. Madison again became a resident of Washington, occupying the present Cosmos Club-house, which was built by her brother-in-law, Richard Cutts, and purchased from him by Mr. Madison.

MOST BRILLIANT WOMAN. And now, after an absence of nearly eighty years, a place in the White-House has been accorded this, "the most brilliant man who ever presided over woman who ever presided over it." and E. F. Andrews, the director of the Corcoran School of Art, in Washington, has filled that place with a representation of the original, so beautiful that the passing stranger pauses and involuntarily yields to it his tribute of admiration. The work has not been accomplished without laber and difficulty. The artist coveted as his model the portrait of Mrs. Madison by Gilbert Stuart, the property of Mrs. Kunckel, of Catoctin, Md. In order to obtain the use of it for his own purposes, he made a copy of it, without compensaobtain the use of it, without compensa-tion, for the orphan asylum in Washing-ton, referred to above, of which Mrs. Madison was regent. He also examined a painting of Mrs. Cutts, formerly Miss

MARRIAGES. GRAY-ROTHROCK.-Married, Friday

December 28th, in Washington, D. C., by Rev. Dr. Hugh Johnson, Mr. RICHARD H. GRAY and Miss VIRGINIA L. ROTH-ROCK, both of Richmond, Va. DEATHS. BARKER.-Died, at his residence

Mr. Madison to a member of the lair sex were too unusual to escape comment, and General and Mrs. Washington, and General and Mrs. Washington, sharing the general interest, sent for Mrs. Todd to inquire into the truth of these reports. Thus arraigned the widow hung fer pretty head in great confusion, but her pretty head in great confusion, but Mrs. Washington reassuringly declared Mrs. Washington reassuringly declared HAAKE.-Died. Friday, December 23, 1894, at 9:20 P. M., LULA L. HAAKE beloved wife of Lawrence C. Hauke, p 1720 east Broad street.
Funeral take place SUNDAY AFTERNOON at 3 o'clock from St. John's German Lutheran church, corner Eighth and Marshall, Friends are respectfully in

KELLAM.-Died, at his residence, No. 1407 Floyd avenue, Tuesday morning, at 3:30 o'clock, December 25, 1894, F. BLAIR KELLAM, aged 21 years. Interment in Hollywood Cemetery Wed

MARKS.-Died, Friday night, after ashras.—Dies, Frieay night, after a short illness, at 11:29 o'clock, STELLA R. R. MARKS, daughter of Adolph and Gussie Marks; aged 11 months. Funeral from the residence, No. 1529 east Main street, THIS (Sunday) MORN-DICL at 10 colocks. ING at 10 o'clock. Friends and relatives are invited to attend.

NEISZ.-Died, at his father's residence 401 west Baker street, on Saturday morning, December 29, 1894, at 5 A. M., after a long and painful lilness, FRANKLIN J. NEISZ, in the 25th year of his age. 'Tis God that lifts our comforts high, Or sinks them in the grave; He give, and blessed be his name, He takes but what he gives. His funeral will take place THIS (Sunday) AFTERNOON at 3 o'clock from Grace-Street Baptist church. Friends and acquaintances are invited to attend. • SMITH.-Died, yesterday morning at 10:30 o'clock, after a brief illness, ROBERT J. SMITH, in the 65th year of

his age. Funeral TO-DAY (Sunday) at 3:30 P. M. from the residence of his son-in-law T. L. Stone, No. 205 Reservoir street Friends and acquaintances are invited to attend. STUBES.—Died, at his residence, 210 north Second street, at 3:30 A. M., Decem-ber 29, 1894, WILLIAM D. STUBES; in ber 29, 1894, WILLIAM D. STEERIS, in the 67th year of his age. Funeral will take place from the above residence at 11 A. M., DECEMBER 31, 1894. Friends and acquaintances are re-

uested to attend. WATSON.-Died, at his residence, 2809 east Clay street, December 28, 1834, at 4 A. M., WILLIAM H. WATSON, in the 62d year of his age. Funeral takes place from the above residence at 2 o'clock SUNDAY, December 30th. Friends and acquaintances invited

to attend.
Petersburg and Philadelphia papers please copy. RY WITTE; aged 53 years. Member of nished you with each toan, without cost. All Fifteenth Virginia Regiment during the

Funeral Notice.
The funeral services of Mrs. SARAH
FRANCES COSEY will take place at 104
north Seventh street at 4 o'clock Sunday afternoon, December 30th.
Interment at Hollywood. Friends and acquaintances are invited to attend.

IN MEMORIAM.

Buckingham. Buckingham.

Buckingham.

Buckingham.

Buckingham.

Buckingham.

Buckingham.

Beajamin Rolfe Eldridge died at his home, "Woodside," near Maysville.

Christmas morning. Though his life was in its eventide his death was u expected and a great shock to his family and friends. He dined Sunday at "Rolfton." the ancestral home of the Eldridges, with his nephew, Henderson Fitzgerald, Jr., and was cheerful and apparently in good health.

The Late Benjamin Rolfe Eldridge,

wear—the beautiful Dolly Madison still smiles a welcome to the visitors to the White House. GILBERTA S. WHITTLE.

(War Relics.)

A Confederate soldier, after a battle of Antietam, and when his regiment was on the retreat, threw his musket on the ground, seated himself by the roadside, and exclaimed with much value and exclaimed with much value. on the retreat, threw his mosts of the ground, seated himself by the roadside, and exclaimed with much vehemence:
"Till be dashed if I walk another step! I'm broke down! I can't do it." And he sat there the picture of despair.
"Git up, man!" exclaimed the Captain; "don't you know the Yankees are forlowing us? They will get you sure."
"Can't do it," he replied. "I'm done for. I'll not walk another step!"
The Confederates passed along over the crest of a hill, and lost sight of their poor, dejected comrade.
In a moment there was a fresh rattle of musketry, and a renewed crash of shells. Suddenly he appeared on the crest of the hill moving along like a hurricane, and followed by a cloud of dust. As he dashed past his Captain that officer yelled:

"Hello! thought you wasn't going to walk any more."
"Thunder" replied the soldier, "you don't call this walking, do you?"

Of Tried Ability. (Philadelphia Record.) Biggly: Did you have a smart lawyer n your case about the ownership of those rovernment bonds? Kickly: Yes; he owns the bonds now.

Willie Negotiates.

"Grandma," said Willie, "if you'll give me a dollar I'll buy you a lovely Christ-mas present. Honest, I will-if it costs a whole dime." MARINE INTELLIGENCE.

MINIATURE ALMANAC, DEC. 30, 1894. HIGH TIPE. MINIATURE ALMANAC, DEC. 31, 1804. 

Moon sets. ... PORT OF RICHMOND, DECRMBER 29, 1894 ARRIVED.

PORTOF NEWPORT NEWS, DEC. 29, 1894 British steamship Rounton, Galvesten. SAILED.

PORT OF WEST POINT, DEC. 29, 1894. ARRIVED. Steamship Charlotte, Nickle, Baltimore, pas-sengers and general cargo. Steamship Guyandotte, Walker, New York, passengers and general cargo.

SAILED. Steamship Charlotte, Nickle, Baltimore, pasengers and general cargo.

Steamship Guyandotte, Walker, New York,
assengers and general cargo.

DRUGS, MEDICINES, &C. McRAE'S PAINLESS AND HARMLESS INTERNAL CURE ORGANIC STRICTURE, GRAVEL, OR STONE.

Call at the drugstore of A. H. Robins, Richmond, Va., agent for i hmond and vicinity, for this wonderful is say. Read testimonials, and give it a trial. After a trial of eighteen months in the States of North Carolina, South Carolina, Georgia, and Florida, it has fully demonstrated that it will cure from \$5 to 90 per cent of cases treated. It is absolutely harmless, only two doses every twenty-four hours. It is so gentle in its action the patient hardly knows he is taking it. It will restore impaired vitality, and when it curos leaves the organs in as healthy condition as nature made them.

For sale in Charleston, Beaufort, and Manning, S. C.; Augusta, Savannah, Maccen, and Columbus, Ga.; Mobile, Ala.; Jacksonville, Fla.; Wilmington, N. C. Sunelly, Depart for United States.

Bupply Depot for United States, no 7-W&Sulm

FINANCIAL. TATE ARE PREPARED TO MAKE LOANS

CITY AND SUBURBAN REAL ESTATE

DENOON, TUPPER & CO., 821 Main street. NAONIEW (Large and Small MUNCI Terms Moderate. CHARLES A. ROSE,

\$5,000 TO INVEST.—CAN furnish on the most satisfactory and accommedating terms MONEY on city real estate, in sums to suit. Give me a call.

H. L. CABELL.,
de 30-11 No. 5 north Tenth street.

MONEY TO LOAN ON RICHMOND CITY REAL ESTATE. CHARGES MODERATE. N. W. BOWR, MONEY TO LOAN IN SUMS TO SUIT ON RICHMOND CITY REAL

ESTATE at 6 per cent. J. B. ELAM & CO., de 30-eod3t MONEY TO LOAN.

We have MONEY TO LOAN on city and suburban property, in large or small amounts. Terms liberal. POLLARD & BAGBY, Real Estate and Loans. de 30-1t No. Il north Eleventh street.

THE CITY OF MANCHESTER IN-TEREST COUPONS
maturing January I, 1895, will be paid
after that date on presentation at the
Merchants' National Bank, or the State
Bank of Virginia, of Richmond, Va., or
at the Mechanics' and Merchants' Bank, at the Mechanics' and Merchanis Bank of Manchester, Va. J. W. BRONAUGH, JR., de 29-3t Treasurer City of Manchester.

MONEY TO LOAN H. SELDON TAYLOR & SON, corner Eleventh and Bank streets.
no 4-Su2m

Invested. Money

We can put your MONEY out for you on short or long time, at a good rate of interest, which interest will be paid you in advance. Abstract

business confidential war.
Funeral will take place MONDAY, December 31st, at 11 o'clock A. M., from 2719
The Finance Trading Company, JACKSON BRANDT, President. HOWARD SWINEFORD, Vice-President.

> DIRECTORS, J. N. CULLINGWORTH. P. H. MAYO. P. H. MAYO.
> S. H. HAWES.
> GRORGE ROSS.
> T. WW. PRESERTON, THOMAS N. CARTER,
> HOWARD SWINEFORD, JACKSON BRANDT.
> [no 14-d3m]

JOHN L. WILLIAMS & SONS, BANKERS, AND DEALERS IN HIGH-GRADE Investment Securities,

Corner Tenth and Main streets. RICHMOND, VA.

THE HOME BUILDING COMPANY The directors of this company have declared a DIVIDEND OF 3 PER CENT.
Out of the eastnings of the current six months, free of taxes, and payable on and after JANUARY 2d.

E. A. CATLIN.

de 20-2t

THE DIRECTORS OF THE "PEOCHARY " have declared a FEMI-ANNUAL DIVIDEND OF 4 PER CENT., payable to stock holders at the company's office, No. 5 north Tenth street, on and after January 2, 1250.

de 20-2t

THE DIRECTORS OF THE "PEOCHARY" have declared a FEMI-ANNUAL DIVIDEND OF 4 PER CENT., payable to stock holders at the company's office, No. 5 north Tenth street, on and after January 2, 1250.

de 20-2t

GRIP TOWER.

201 and 203

cleared the patches and healed the sorehess.

Mrs. E. C. Hall, 1976 Lexington avenue,
New York, says: "I wish to express to
you how much we appreciate your Specific
77." We have used it in our family since
it was first advertised. It is invaluable
in GRIP and BRONCHITIS, and we
would not be without it."

Mrs. S. L. Murphy, 2753 Atlantic avenue,
Brooklyn, says: "I had a severe attack
of LA GRIPPE, which left me with a
dreadful hacking cough. I tried '77,' and
was entirely cured in one day."

A. J. Leitch, Esq., 442 Central Park,
west, New York, says: "T' cured me of
a very HARD COLD, tightness, and pains
in the chest, and sore throat, the good
effects being shown inside of twelve
hours."

Rev. E. P. Pierce, of Clarion, Ia., says: will "break up" a Stubborn Cold that "hangs on."

A small bottle of pleasant pellets; fits your vest pocket. Sold by druggists, or sent on receipt of price, 25c., or 5 for \$1. HUMPHREYS' MEDICINE COMPANY, corner William and John streets, New York.

DIVIDEND NOTICE.

The directors of the INDORSEMENT GUAR-ANTEE COMPANY have declared a semi-annual dividend of 5 PER CENT. out of the net earnings for the past six months, payable at the office of the company on and after JANU-ARY 2, 1895. This entitles the holders of the INVESTMENT BONDS of the company to interest at the rate of 10 per cent. per annum in lieu of the guaranteed 6 per cent. interest on the amount paid in, which will be paid at same time and place.

OLD DOWNNON STEAMBUR COMPANY.

OLD DOMINION STRAMSHIP COMPANT, RICHMOND, VA., December 29, 1894. A 3 PER CENT. DIVIDEND will be paid to the Virginia stockholders out of the earnings for the past six months at the company's effice, 1301 east Main street, on and atter JANUARY 2, 1896. GEORGE W. ALLEN & CO. Agents.

OLD DOMINION BUILDING AND LOAN ASSOCIATION.)
RICHMOND, VA., December 28, 1894. 
HOLDERS OF THE INTERESTBEARING STOCK of this association can
get their INTEREST GHECKS at the office, 823
Main street (Chamber of Commerce), TUESDAY, January 2, 1893, or can have them malled
to their address on request.

de 29-10t Secretary and Treasury.

Education of the commerce of the commerce

FIRST NATIONAL BANK OF RICHMOND, VA., L RICHMOND, VA., December 26, 1894.

THE STATE BANK OF VIRGINIA.

RICHMOND, VA., December 27, 1804.

THE DIRECTORS OF THIS BANK
have declared a dividend of THREE ANN
ONE HALF PER CENT., payable on and after
JANUARY 2, 1895. WILLIAM M. HILL.
de 28-1W

THE DIRECTORS OF THIS BANK have declared a SEMI-ANNUAL DIVI-DEND OF \$3 PER SHARE (free of tax), paya-ble to the stockholders on and after JANUARY, 2, 1895.

de 28-td Cashier.

THE DIRECTORS OF THIS BANK have DECLARED A DIVIDEND OF 3 PER CENT, free of tax) out of the earnings for the past six months, payable to the stockholders on and after January 2, 1895.

de 27-6t Cashien

THE BOARD OF DIRECTORS OF
THE CITIZENS BANK OF MICHMOND
HAVE DECLARED A SEMI-ANNUAL DIVIDEND (tax free) of 3 PER CENT, out of the
not earnings of the past six months, payable on
and after January 2, 1895.
S. G. WALLACE,
Cashier. de 27-tJa4 MERCHANTS' NATIONAL BANF OF RICHMOND, VA., December 24, 1894. THE BOARD OF DIRECTORS OF

this bank have this day designed their usual semi-munul dividend of 3% PER CENT. out of the net profits for the pastsix months, payable to the stockholders on and after JANUARY 2, 1895.

JOHN F. GLENK, de 25-td Cashiet. de 23-td NATIONAL BANK OF VIRGINIA, RICHMOND, VA., DOCEMBER 24, 1894. THE BOARD OF DIRECTORS OF

this bank have declared A DIVIDEND OF PER CENT., free from taxes, out of the certaings of the past six months, psyable on and after the 2d day of January proximo. de 25-2w J. W. LOOKWOOD, Cashier, RICHMOND, VA., December 18, 1894. } have this day declared the usual SEMI-ANNUAL DIVIDEND OF 3 PER CENT. out

ANNUAL DIVIDEAD OF 3 FER CANT. OU
out of the earnings for the past six months
payable on and after January 2, 1895.
de 25-tJa2 J. W. SINTON, Cashler.
OFFICE VIRGINIA STATE INSURANCE Co.,
RICHMOND, VA., December 22, 1894.

The Board of Directors of this company have this day declared a SEMI-ANNUAL DIVIDEND of THREE PER CENT. (free of tax) out of the earnings of the past six months, payable to stockholders on and after January 2, 1895.

CHARLES K. WILLIS, de 23-tJa 2 de 23-tJa 2

THE DIRECTORS OF THE RICHMOND PERPETUAL BUILDING, LOAN
and Trust Company have declared a
SEMI-ANNUAL DIVIDEND OF FIVE
PER CENT, payable at their office on and
after January 2, 1895.
WILLIAM LOVENSTEIN,
de 21-12t Casnier. de 21-12t OFFICE VIBGINIA FIRE AND MARINE INSURANCE COMPANY.
RICHMOND, Va., December 20, 1894.

DIVIDEND. The directors of this company have declared a semi-annual dividend of FOUR (4) PER CENT, (free of tax), payable to stockholders on and after January 2, 1886.

WM. H. McCARTHY,

VIRGINIA TRUST COMPANY. }

RICHMOND, VA., December 18, 1894. }

THE BOARD OF DIRECTORS
have this day declared a SEMI-ANUAL
DIVIDEND OF THREE PER CENT. on the capital stock of \$500,000, payable on and after
JANUARY 2, 1895. JOHN MORTON,
de 20-Ua2 Secretary and Treasurer. DIVIDEND NOTICE.

The Board of Directors of the RICHMOND AND PETERSBURG RAILROAD
COMPANY have declared a dividend of
3 per cent, on the capital stock of the
company, payable on and after the 2D
DAY OF JANUARY, 1885, to all holders
of record on the 20th of December, 1894;
after which date the books of transfer
will be closed until January 3, 1395.

de 18-tJall

Treasurer. de 18-tJali

DIVIDEND NOTICE.

The Board of Directors of the PETERS-BURG RAILROAD COMPANY have declared a dividend of 3 per cent. on the common and preferred stock of the company, payable on and after the 2D DAY OF JANUARY, 1835, to all holders of record on the 20th day of December, 1894; after which date the books of transfer will be closed until January 2, 1895, de 18-tJali Treasurer. DIVIDEND NOTICE,

At a meeting of the Board of Directors of the RICHMOND, FREDERICKSBURG AND POTOMAC RAILEROAD COMPANY, held December 15, 1894, it was "Resolved, That a dividend of THREE AND A HALF DOLLARS PER SHAKE be, and the same hereby is, declared upon the common stock and dividend obligations of the company, payable on the 2d of January, 1895, to the holders of record on the 20th of December, 1294, from which date to the 5th of January, 1835, the transfer-books will be closed."

J. B. WINSTON, Secretary, de 15-tJali

GRANITE BUILDING COMPANY, 1102 RASE MAIN STREET, RICHMOND, VA., December 22, 1894. 

THE DIRECTORS OF THIS COMdend out of the earnings of the past six
months of FOUR PER CENT. (free of
tax), payable on and after January 2, 1886.
SAMUEL H. PULLIAM,
Secretary and Treasurer.
de 23,24,77,25,30&Ja 1,2.

EAST BROAD

THE GREATEST

THE DIRECTORS OF THIS BANK
HAVE DECLARED A DIVIDEND OF 5
PER CENT. (free of tax) out of net earnings of
the past six months, payable to shareholders
on and after January 2, 1890.

de 29-1w

That has ever taken

place in Richmond will occur at

UNION BANK OF RICHMOND, 1 RICHMOND, VA., December 27, 1894.

We areoverstocked with BLANKETSbought too many fine

Blankets—and we won't carry over a single pair at the prices

they have been marked.

We won't sell over two pairs to one customer, as we want everybody to have a

Down

show at these

Prices.

The sale will last as

long as the Blankets are here, and this will be a few days.

CORNER

me

FOURQUREAN-PRICE

ready for the social duties that make their advent with the holidays. Those preparations ought to bring you to our SILK and DRESS-GOODS counter. Ought to, we say, because just at this time we can favor you in prices. We have sefavor you in prices. We have se-cured some very choice patterns in Silks for both street and evening wear at prices greatly to your ad-

You will probably have use for all we mention—and can shop more satisfactorily than you have done for many a long season.

SILKS.

22-inch Brocaded Satin-Nile, pink, and light blue, \$1.75 YARD. White and Cream Moire Antique,

very handsome, \$1.75 YARD. Brocaded Striped Taffeta, cream

\$1.75 YARD. Satin Striped Taffets, pink, Nile, heliotrope, and Black Satin Stripe on white ground, \$1.50 YARD.

Satin Striped Dresdenine, a hand-some white-ground silk with Dres-den figures between parallel stripes, \$1.50. Brocaded White Satin, very hand-

81.35 White and Cream Gros Grain White and Cream Faille Silk,

\$1.25. White and Cream Satin, 50c., \$1, AND \$1.25. White Taffeta Silk,

85c., \$1. All-Silk Crepe, in pink, old rose, Nile, and cream,

Tokio Crepes-a Japanese Silk Crepe-red, corn, pink, lavender, and yellow, 37 1-2c. YARD. Black Gros Grain Silks, Black Duchesse, Black Taffets, and Black Armures in specially good values.

AND JACKETS. The time has come when the CAPES and JACKETS must go.

CAPES

Unfortunately we bought too many. They must now be sold at a price, and our loss will be your gain. If you need anything in this line it will pay you to see the goods we are now offering. Hemember our stock consists of the best styles from all the leading makers, and when you can buy these goods at low prices it will pay you to do so.

SUIT PATTERNS.

To-morrow morning we offer our entire line of Imported and Domestie Suit Patterns-all this season's goods—at prices that ought to make busy buying so long as they last. 3 Camel's-Hair Cloth Suit Patterns—one seal brown, one medium brown, and one heliotrope—7 yards

to pattern, former price \$10, CLOSING PRICE \$3.78. 1 Camel's-Hair Pattern in gray with raised stripe, 8 yards, formes price \$12.50 a pattern, CLOSING PRICE \$3.78.

1 Brown Camel's-Hair Pattern, with crescent figure in darker brown, former price \$12 a pattern, CLOSING PRICE \$3.75. 1 Dark Garnet Suit Pattern, with raised silk figure, former price \$13,50 a pattern,

CLOSING PRICE 88. 1 Terra-Cotta Suit Pattern, with raised figure in self color, former price \$10 a pattern, CLOSING PRICE 85. 1 Brown Serge Suit Pattern, with

shaded stripe, former price \$10 a

pattern.

CLOSING PRICE \$5. 1 Fine Illuminated Serge Suit Pattern in brown and blue, former price \$13,50, CLOSING PRICE \$5. 1 Brocaded and Striped Brown

and Gold Pattern, price \$12.50 a pattern, CLOSING PRICE \$5. 2 Novelty Silk and Wool Patterns, former price \$15. CLOSING PRICE \$7.50.

1 Dark-Green Camel's-Hair Pat-

tern, with alternating stripe in black and gold, former price \$12.50, CLOSING PRICE \$7.50. 2 Novelty Illuminated Serge Suit Patterns, former price \$20 a pat-

CLOSING PRICE \$8.50. 1 Rough Cheviot Suit Pattern in brown effects, former price \$17.50 a pattern, CLOSING PRICE \$8.50.

3 Novelty French Boucle Suit Patterns, brown and tan, former price \$12, CLOSING PRICE \$8.50. 1 Fine Tailor Suiting Pattern in

shaded-brown stripe, former price \$17.50 a pattern, CLOSING PRICE \$8.50. UNDERWEAR.

Have you provided yourself with Winter Underwear? If not now is Winter Underwear? If not now is the time to do so. We are offering some extra-good values in White and Natural Wool Undershirts and Drawers for Men, Boys, Ladies, and Children; also, a full line of the celebrated "Dr. Jaeger's" Sani-tary Health Underwear for all ages and sizes.

BLANKETS.

These are the nights we reach out for more bed-covering. If we find it, well and good, but if we do not we start out the next morning to find it. We have as choice a line of Blankets as you will find together anywhere. All grades, from the low price to the finest California goods. Two specials we mention only, and they are the best value in Blankets ever shown in this city. They're made of the finest wool, with colored borders.

THE BROWNIE RUG.